

[Your Company Name]  
[Your Company Address]  
[City, State, Zip Code]  
[Phone Number]  
[Date]

[Customer Name]  
[Customer Address]  
[City, State, Zip Code]

**Subject: First Notice - Payment Transaction Declined**

Dear [Customer Name],

This letter is to inform you that we were unable to process your recent credit card payment for the following transaction:

- **Invoice/Account Number:** [Number]
- **Transaction Date:** [Date]
- **Amount:** [Amount]
- **Card Ending In:** [Last 4 Digits]

Our records indicate that the transaction was declined by your financial institution. As a result, the balance remains outstanding on your account.

To avoid any disruption in service or late fees, please log in to your account portal at [Website URL] to update your payment information. Alternatively, you may contact our billing department at [Phone Number] to provide an alternative form of payment.

If you have already resolved this issue or made a payment via another method, please disregard this notice.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department Name]  
[Your Company Name]